

Information to identify the case:		
Debtor 1	Charles G. O'Shea	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Pamela A. O'Shea	
	First Name	Middle Name
United States Bankruptcy Court District of New Jersey		
Case number: 21-17913-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles G. O'Shea

Pamela A. O'Shea

1/7/25

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles G. O'Shea
Pamela A. O'Shea
Debtors

Case No. 21-17913-CMG
Chapter 13

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jan 07, 2025

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Charles G. O'Shea, Pamela A. O'Shea, 1507 Valley Drive, Belmar, NJ 07719-3929
519327530	+ Christopher O'Shea, 1507 Valley Drive, Belmar, NJ 07719-3929
519327535	NY Life Vis First Bankcard, PO Box2557, Omaha, NE 68103-2557
519327537	People's United Bank, PO Box 790408, Saint Louis, MO 63179-0408
519327540	+ RWJ/Barnabas Health, Fidelity Brokerage Service, 900Salem Street, Smithfield, RI 02917-1243
519327539	+ Rocket Mortgage, LLC, PO Box 6577, Carol Stream, IL 60197-6577
519462955	+ Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519327541	+ Seabrook House Inc, 133 Polk Lane, Bridgeton, NJ 08302-5905

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 07 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519327527	+ Email/Text: bankruptcycare@affinityfcu.com	Jan 07 2025 20:46:00	Affinity Federal Credit Union, 73 Mountainview Blvd, Basking Ridge, NJ 07920-2332
519327532	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 07 2025 20:45:00	Citizens Bank, 1 Citizens Plaza, Providence, RI 02903
519327528	EDI: CAPITALONE.COM	Jan 08 2025 01:32:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
519327529	+ EDI: CAPONEAUTO.COM	Jan 08 2025 01:38:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
519331402	+ EDI: AISACG.COM	Jan 08 2025 01:38:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519348650	+ EDI: AISACG.COM	Jan 08 2025 01:38:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519333496	+ EDI: AIS.COM	Jan 08 2025 01:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519327531	+ EDI: CITICORP	Jan 08 2025 01:32:00	Citibank, PO Box 70272, Philadelphia, PA 19176-0272
519327534	Email/Text: signed.order@pfwattorneys.com	Jan 07 2025 20:46:00	Discover, c/o Pressler Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
519327533	Email/Text: signed.order@pfwattorneys.com	Jan 07 2025 20:46:00	Discover, c/o Pressler Felt & Warshaw, 7 Entin

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jan 07, 2025

Form ID: 3180W

Total Noticed: 32

519336769	EDI: DISCOVER	Jan 08 2025 01:32:00	Road, Parsippany, NJ 07054-5020
519443673	Email/PDF: resurgentbknotifications@resurgent.com	Jan 07 2025 20:58:06	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519354528	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 07 2025 20:47:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519327536	+ Email/Text: correspondence@credit-control.com	Jan 07 2025 20:46:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519327538	^ MEBN	Jan 07 2025 20:43:05	PayPal Credit, c/o Credit Control LL, 5757 Phantom Drive Ste 330, Hazelwood, MO 63042-2429
519446551	EDI: Q3G.COM	Jan 08 2025 01:38:00	Proper Funding LLC/ Velocity Inv. LLC, c/o Asset Recovery Solutions, LLL, 2200 E. Devon Ave. Ste 200, Des Plaines, IL 60018-4501
519327542	EDI: SYNC	Jan 08 2025 01:32:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519328811	^ MEBN	Jan 07 2025 20:43:18	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
519357991	EDI: USBANKARS.COM	Jan 08 2025 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519327543	+ Email/Text: bkfilings@zwickerpc.com	Jan 07 2025 20:47:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519327544	EDI: USAA.COM	Jan 08 2025 01:32:00	US Bank NA d/b/a Elan Financial Svcs., c/o Zwicker & Associates, P.C., 1020 Laurel Oak Road Ste. 303, Voorhees, NJ 08043-3518
519327545	Email/Text: AKYNAST@VALLEY.COM	Jan 07 2025 20:46:00	USAA, 10750 McDermott FWY, San Antonio, TX 78288-0570
TOTAL: 24			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jan 07, 2025

Form ID: 3180W

Total Noticed: 32

below:**Name** **Email Address**

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eugene D. Roth

on behalf of Debtor Charles G. O'Shea erothesq@gmail.com

Eugene D. Roth

on behalf of Joint Debtor Pamela A. O'Shea erothesq@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5